

Bankrate

Fewer Americans Have a Side Hustle in 2025

Younger generations are more likely to have side hustles compared to older generations

NEW YORK - July 9, 2025 - Just over a quarter of U.S. adults (27%) say they have a side hustle (defined as extra money earned beyond one's main source of income), according to a new Bankrate survey. This marks the lowest percentage since 2017 (19%)* and is down from 36% in 2024 and 39% in 2023. More than a third of side hustlers (35%) say they use at least some of the extra income to pay for regular living expenses (e.g. housing, food, etc.), while 41% put at least some of the funds toward discretionary spending.

For more information: <https://www.bankrate.com/loans/small-business/side-hustles-survey/>

Younger generations are more likely to have side hustles compared to older generations. About a third of Gen Zers (34%; ages 18-28) and millennials (31%; ages 29-44) say they have a side hustle compared to less than a quarter of Gen Xers (23%; ages 45-60) and baby boomers (22%; ages 61-79).

Additionally, parents with children under age 18 are more likely to have a side hustle (34%) than non-parents (28%) and parents of adult children (23%).

"A strong job market and a cooling inflation rate are the biggest reasons why fewer people are side hustling this year," said Bankrate Senior Industry Analyst Ted Rossman. "But employment trends are weakening and price growth might pick up due to tariffs, so there's a good chance side hustling will be back on the rise next year."

While spending on discretionary and everyday expenses are the most popular uses of side hustle income, 28% save at least some of the money and 20% say they use it to pay down debt.

Notably, about 3 in 10 side hustlers (29%) think they will always need a side hustle to make ends meet, while 16% want their side hustle to become their main source of income.

Side hustlers earn an average of \$885 per month, but the median is just \$200 per month. Overall, 58% of side hustlers earn more than \$100 per month, a quarter (25%) earn more than \$500 per month, and 14% earn more than \$1,000 per month from their side hustle(s).

As for side hustle earnings across generations, the majority of millennials (61%), Gen Xers (63%), and baby boomers (59%) earn over \$100 per month from their side hustle(s), compared to 45% of Gen Zers.

When asked to identify which (if any) of 12 popular industries described their side hustle(s), the most common industries include online sales (15%) and professional/business services (14%; e.g., freelance writing, graphic design, consulting, etc.). Next were food delivery and crafts (both 9%), pet sitting/dog walking/pet care (7%), teaching/tutoring (6%), landscaping/home repair (4%), childcare (4%), healthcare (4%), fitness (3%), ridesharing (3%) and home rental (2%). Further, 43% said none of the 12 industries listed described their side hustle.

"Taking on a side hustle is a great way to earn some extra spending money and explore new skills and hobbies," added Rossman. "In fact, side hustling is one of my favorite credit card debt payoff tips. The average side hustler could earn enough to pay off the average credit card balance (\$6,371, according to TransUnion) in about seven months. That's important because the average credit card rate is a near-record [20.12%](#)."

Methodology:

This survey has been conducted using an online interview administered to members of the YouGov Plc panel of individuals who have agreed to take part in surveys. All figures, unless otherwise stated, are from YouGov Plc. The total sample size was 2,616 U.S. adults, of whom 699 have a side hustle. Fieldwork was undertaken between June 2nd-4th, 2025. The survey was carried out online and meets rigorous quality standards. It gathered a non-probability-based sample and employed demographic quotas and weights to better align the survey sample with the broader U.S. population. *Note: This survey did not run in 2020 and 2021.*

**The [survey](#) was conducted by Princeton Survey Research Associates International. PSRAI from June 22-25, 2017*

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